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Metropolitan Life
Insurance Company
The Metropolitan Life
Insurance Company

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[1921?]

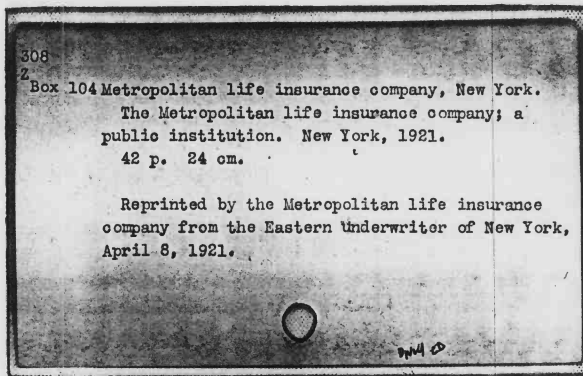
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Book

Prof. H. H. L. Seligman

The

Metropolitan Life Insurance
Company

A Public Institution

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Box 104

The
Metropolitan Life Insurance
Company

A Public Institution



Reprinted by the
METROPOLITAN LIFE INSURANCE COMPANY

From
The Eastern Underwriter of New York, April 8, 1921.

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41

PREFACE

The Editor of the *Eastern Underwriter*, Mr. CLARENCE AXMAN, attended the banquet, which closed the annual convention of the Metropolitan Superintendents, at the Hotel Astor, January 29, 1921, and listened with apparent interest to a summary of the Company's activities, which President FISKE gave to the superintendents and the many distinguished guests of the evening. Under date of February 1 he wrote me a letter in which he said:

"I believe that the function of a newspaper, which aims to acquaint people in the business with what is going on, should be something more than a mere chronicle of news happenings. As much as it can, it should reflect the spirit not only of the business, but of the institutions in the business.

"For some time I have been wanting to visualize for the readers of our paper some of the great work of the Metropolitan Life Insurance Company, which would show that this is something more than an insurance company, but is an institution which is so closely linked up with the welfare and the progress of the holders of its 24,000,000 policies that it is really performing a welfare service that certainly compares favorably with that of the Rockefeller Foundation, the Russell Sage Foundation, the Carnegie Foundation.

"While insurance men know in a way what the Metropolitan does, the information that comes to them is scattered and it has not been presented to the public as a whole."

The article herewith reproduced is the result of this letter, the information contained in it being taken from reports, correspondence and records of the Company. It was published in the *Eastern Underwriter* of April 8th. The chapter with reference to the Company's relations with its Home Office staff was published in the *Eastern Underwriter* May 20, 1921. A number of cuts have been added to more fully illustrate some of the matters discussed in the article.

Lester B. Little

Manager Publication Division.

THE METROPOLITAN AS A PUBLIC INSTITUTION

If 15,000 men talk with 17,000,000 people on the same subject in the course of a week there will be the beginning of a current of public opinion.

If these 15,000 men are talking on politics in behalf of any candidate there will be a political machine such as no national chairman ever had.

If they are urging the people to take better care of their health and telling them the methods of doing so there will be a health campaign that if kept up will be reflected in the vital statistics of the country. Because 17,000,000 people are about one-seventh of the population of the United States and Canada.

If these 15,000 men, instead of telling the 17,000,000 people something, are asking questions with reference to the activities, the work, the social conditions of these 17,000,000 people, and the people answer the questions, they will acquire information which nothing else, short of the Government census, can acquire. And if these 15,000 men are personally acquainted with the 17,000,000 people through business contracts, which entitle them to come to the house and open up a conversation or ask questions, what they say will be more impressive, and the information they secure will be more reliable than that given to strangers even in a Government census.

If these 15,000 men in a given month urge the 17,000,000 people to join in some health movement which is inaugurated by them and by the public officials they will get a response, which the officials will appreciate.

If they have a machinery perfected for them by which, if any one of the 17,000,000 people is sick and needs a nurse, a nurse may be sent, the total result on one-seventh of the population of the United States will be a thing unheard of without such machinery. To attend the sick among one-

seventh of the population brings a public relationship to any agency that does it. In short, 15,000 men who are friends because of their business relations with 17,000,000 people can start one-seventh of the population of the United States thinking and acting along given lines in a week. And if those 15,000 men are so organized that when one man says the word they begin their activities, there is a machine which has a relationship to the public which will be powerful for good or bad according as the directing force is good or bad.

Company the Trustee, Says Man Behind the Helm.

HALEY FISKE is president of the Metropolitan Life Insurance Company and from his office at One Madison Avenue, New York City, he has these fifteen thousand men as agents scattered all over the United States and Canada. During 1920 he visited all the large cities in these two countries, and held sixty gatherings at which he saw and personally talked with almost everyone of them. He told them the picture which he had of them as related to the holders of the twenty-four million policies held, roughly speaking, by 17,000,000 people. Because he believes that the Company is a trustee for the premiums which these 17,000,000 people have paid to the Company; because of their intimate relationship with the policyholders, whose homes they are entitled to visit once a week under their business contracts; because any question affecting either locally or generally their interests is of interest, not only to the Company, but to the public at large; because any question of health is of interest to a life insurance company not less than to those officials who have charge of the public health interests; because the information which they can secure readily is of such value to Government agencies; because so many activities of local, state or national government are closely related to the individual, and because so many times the agents have co-operated with public officials, he has often spoken of the Company, not as a life insurance company, but as "a public institution."

Governors of states, United States Senators, business men of large affairs, men of all professions, those who are interested in welfare work, judges, and executives of other life insurance companies have also spoken of the operations of the Company in the same way.

Not only are agents and policyholders a great piece of machinery which, in their activities, constitute a public institution, but many activities of the Company, conducted from the Home Office, have such an intimate relation to the public that added force is given to this designation by Mr. Fiske. Reference is here made to:

1. The operation conducted at Framingham, Mass., where the Company, in conjunction with the National Tuberculosis Association, is trying to bring about such health conditions as will greatly lower, and, if possible, entirely eradicate tuberculosis in a community.
2. Certain research work at a number of laboratories in connection with influenza and other diseases.
3. Investments of the Company's funds on a deliberately worked out plan to relieve the housing situation, and the making of farm loans in those states where such loans will be of the greatest benefit to the neighborhoods.
4. The conduct of an industrial service bureau where the relations between employers and employees are studied, based upon details which are learned through the Company's experience with its own employees, with the holders of its group insurance policies and the like.

Summarizing the activities of the Company as a public institution before the Company managers from all over the country recently, Mr. FISKE said:

"I cannot say that insurance is a by-product, but I won't say that these other operations are by-products. They go hand in hand, gathering into our fold the families in America and then ministering to them in every way we can for their benefit; regarding them not only as individuals in insurance, but as a corporate body for welfare."

GUARDING AND IMPROVING HEALTH OF MILLIONS OF PEOPLE IN AMERICA.

Just when the Company began its campaign for improved health cannot be fixed definitely. So far as there is any record the first health publication, aside from its magazine which is distributed to Industrial policyholders, was a little book, called "A Friend in Need is a Friend Indeed." This was published in 1900. About a million copies were distributed. At that time the Company had 5,327,067 Industrial policies in force. This book gave a number of first aid hints, some arguments in favor of Industrial insurance, and short selections of miscellany.

A letter which recently came to the Company from a man who had received one of these books from an agent a score of years ago, is interesting because it illustrates the importance which many people give to printed matter, and shows how far-reaching any piece of literature may be in its effect. This man wrote to one of the Company's employees:

Saved a Man's Life.

"In my childhood days I was insured with the Metropolitan and kept following the agent when he called at my home to collect. Once he gave me a book, entitled 'A Friend in Need is a Friend Indeed.' These few words struck me very strongly, although I was only twelve years old at the time. This book has been to me and many others a true friend. When sick I would look it up to know what to do. I learned to make all kinds of poultices, how to bandage wounds, etc. Once in a town in Colorado, while working on a dredge, a man fell twelve feet upon ice and fractured his skull. I had learned from this book how to clean the wound, shear away the hair all around it, and when the doctor came three hours later I had begun to apply hot fomentations with bath towels. He was ready for the stitches and said he felt very comfortable."

The Real Health Campaign.

The real campaign for improved health began in 1909. The Company had at that time just short of ten million Industrial policies in force. Mr. FISKE was then Vice-President and, owing to Mr. HEGEMAN'S impaired health, was actually executive head of the Company. It was his belief that a company which had direct relationships with the holders of ten million Industrial policies, these policies being held by working men and their families, had an opportunity that meant a responsibility other than that involved in the contract of insurance; and it was at that time that Mr. FISKE began putting into operation what has since developed so extensively into the welfare activities of the Company. Dr. LEE K. FRANKEL, now one of the third Vice-Presidents of the Company, who had had wide experience in work along welfare lines and had made special studies here and in Europe of Industrial questions particularly related to insurance, joined the Metropolitan to initiate and supervise its welfare operations. The welfare activities of the Company as related to policyholders were not a philanthropic venture. Whatever conserved the health of the holders of 10,000,000 policies was good business. That it was good business was to the advantage not only of the company, but of the policyholder. If his life could be prolonged and his living conditions improved it was quite as much to his gain and that of his family as it was to the Company. The Company and the policyholder gained at the same time.

The first health pamphlet, entitled "A War Upon Consumption," was published in 1909. It was just what the name implies. It was distributed by agents to policyholders, and was followed by supplementary pamphlets all calculated to give practical hints or directions for avoiding and overcoming tuberculosis. What it had to say was scientifically accurate and in language that anybody could understand. Since then the "War" has been extended to

cover about every preventable disease. Special pamphlets have been prepared on "Whooping Cough," "Smallpox," "Malaria," "Measles," "Typhoid Fever," "Hookworm," "Diphtheria," "Pneumonia," "Scarlet Fever" and others. There has been a pamphlet on "The Child" full of practical information for anybody who is going to have, or has a baby; one on "First Aid in the Home;" one on the "Health of the Worker." There have been other pamphlets, not relating to any disease, but teaching proper hygiene, diet and living conditions generally; among these, one on "Milk," a "Cook Book," one on the "Care of the Teeth," and others full of general health hints, such as "How to Live Long," and recently a "Mother Goose" and a "Child Health Alphabet" which is having a wide distribution among the school children—nearly 225,000,000 pamphlets altogether, and these exclusive of the Company's magazine, "The Metropolitan," which is devoted largely to health topics, and has a circulation of 5,000,000 copies quarterly.

These pamphlets are text books for good health. A great deal of practical work has gone along with the distribution of this literature.

First Visiting Nurses.

At about the time the campaign through the printed page was started, an experiment was tried in a few cities of sending visiting nurses to those Industrial policyholders who needed them, the Company paying the nurses' bills. It was in co-operation with visiting nursing associations. So satisfactory were the results that the system was rapidly developed until now it has spread throughout the entire United States and Canada. At the end of 1920 this nursing service had been installed in 2,616 cities and towns. Very accurate and complete records are kept of all these nurses' visits, the nature of the diseases, the number of visits made to each patient, and the results so far as the nurse and the attending physician can summarize them. Other data are

compiled, and the information thus learned is available for whatever bearing it may have on health conditions, treatment, etc. In 1920 the nurses made 1,625,271 visits, and in eleven years they have made 11,830,864 visits to 2,098,537 people.

Something will be said later as to the bearing of this on the mortality of the Company, but laying it aside and its relationship to life insurance, the Company has direct testimony from those who have benefitted, from hundreds of points all over the country, which is probably the greatest collection of the most human documents in existence.

Mothers Talk.

Where else can there be reports from more than two million individuals who have had the benefit of nursing



Metropolitan Nurse With One Day
Old Child of Policy-holder

under one supervision? Mrs. CHARLES HEATH, whose home is in Youngstown, Ohio, wrote to the Company:

"When anyone speaks to us of our big boy and remarks how healthy he is, I always refer to him as our 'Metropoli-

THE METROPOLITAN

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"When anyone speaks to us of our big boy and remarks how healthy he is, I always refer to him as our 'Metropoli-

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MARY K. BRACKEN, of Jacksonville, Fla., writing of her ten-year-old nephew who had pneumonia, said:

"We felt that if death came, he should at least be home with us. We called the Metropolitan nurse again. She came as an angel of God with perfect understanding, and told us there were many chances for recovery. She gave the patient a bath each morning and did whatever was necessary to make him comfortable. If it were not for the nurse I am sure he would have died. She not only obeyed the doctor's orders, but she knew what should be done herself."

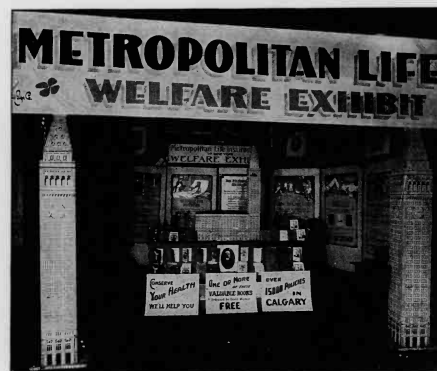
Mrs. E. M. HARDY of Cape Girardeau, Mo., wrote this letter to the Company:

"When we see our little boy playing about our home, who a few weeks ago was so very sick, we feel that we cannot praise too highly those who helped to nurse him back to health. We think we owe most to the Metropolitan nurse."

Letters like these have come to the Company by hundreds.

HEALTH SURVEYS FOR THE PUBLIC AND ITS GOVERNING BODIES.

From advising people how to keep well, or how to get well, from sending nurses to care for them when they were sick, it is a short step to co-operating with recognized agencies in doing things which make for better health. Having done what it could for individuals singly, the work



A Metropolitan Life Welfare Exhibit

broadened to doing for communities. If the Board of Health and the Aldermen of a city decided on a clean-up week in the interests of better health, it was easy for the Metropolitan men, who had been preaching it on their rounds, to take part in community work.

Millions of people, who would be interested in helping their Boards of Health clean out the breeding grounds for all manner of germs, did not know what to do. So, fully

THE METROPOLITAN

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a decade ago, the Company's men were directed to get in touch with their health boards, or whatever public officials were in charge, let the Company know what was wanted in the way of instructions for the particular clean-up week, and the Company added this to its literary out-put. In large cities and in small cities the boards of health gladly welcomed such assistance as a force of agents whose business took them to every section of the city, in this clean-up propaganda. In many instances the Metropolitan men took charge at the request of the Board of Health. This work has steadily continued and grown. In some years as many as 150 cities have had a "clean-up week," or a number of "clean-up days" in which the topic of conversation as the men went about their regular work was getting rid of rubbish, garbage and any unhealthy refuse. Regular sets of instructions as to how the work should be done, under the direction of the local health authorities, have been printed, forwarded to the various districts, and distributed by the millions of copies.

Not Confined to Policyholders

This health work has not been strictly confined to policyholders because it was inevitable that while working for policyholders the general public should not fail to see the nature of the work, recognize its good and be glad to take part in it. In nearly every state, and in some states in many counties, at public gatherings and particularly county fairs this health campaign has been conducted. For the convenience of policyholders booths have been erected on the fair grounds, the management of the fairs welcoming such additions. At these fairs, in hundreds of instances, first aid stations have been installed with a nurse and the necessary outfit for treatment. At these stations samples of all the Company literature on health have been displayed, and without regard to whether anyone was a policyholder or not they have been distributed, in the aggregate also by millions.



A Group of Metropolitan Life Insurance Company Policyholders at a Picnic.



A Group of Metropolitan Life Insurance Company Policyholders at a Picnic.

As a contributing factor to the general health, play out-of-doors has its place and so the work of the Metropolitan has broadened to include a definite programme of out-of-doors picnics for policyholders. In many cities, some of these agents, on some week in summer, instead of talking health have talked outings, and it is easy to interest the mother and the children in a picnic. Regular programmes have been arranged, healthful athletic contests provided for, and everybody has turned out, in some cases from eight to ten thousand people,—families in which there were one or more Metropolitan policies—have attended the picnics. Thus the machinery of 15,000 agents has added to healthful recreation an enjoyable social life in hundreds of cities throughout the country in the last decade.

Bond Issues for Health Work

In many places throughout the country bond issues for health work have been proposed which required a majority of the popular vote before they could be authorized. When those measures were pending before the people, one topic of conversation between the agent and the policyholder has been the vote on these propositions. If a municipality wanted to build a tuberculosis sanatorium what more natural than that the agent, who had been distributing pamphlets "A War Upon Consumption," should be interested in seeing the bond issue go through that the municipality might participate in this war. If bonds were to be issued for a pure water supply to take the place of one which was uncertain, what more natural than that the Company, which had been distributing pamphlets telling how to kill all manner of germs once they got into the human body, should talk favorably of a measure which would prevent those germs from ever having a chance to get into the human body. So it has come about that in many places the Metropolitan agents have helped secure favorable votes on bond issues for improvements of this sort. These include:

A municipal tuberculosis sanatorium in Chicago in 1909.

A municipal sanatorium for tuberculosis in Cleveland, 1910.

A Municipal hospital in Dubuque, Iowa, 1916.

A county hospital in La Salle County, Ill., in 1916.

A tuberculosis hospital in Chenango, Lewis, Nassau and Suffolk counties in 1914, and for hospitals of the same sort in Livingston, Rensselaer and Warren in 1916—all in New York State.

For sewer construction in Nashville in 1917.

A new water supply in Moberly, Mo., in 1917.

A tuberculosis farm and a farm for the insane in St. Louis, Mo., in 1920, and to enlarge the sewage system in Frankfort, Ky., in 1920.

The Framingham Experiment

It used to be true that there was a death from tuberculosis among the Company's policyholders once every 15 minutes of every working day of eight hours—the number of tuberculosis claims paid each year gave that average. Death claims on those who died from that disease in 1920 amounted to \$6,555,927. Among its own people, or co-operating with health authorities, or with public officials, to stamp out this disease would be not only a blessing to humanity but a good business proposition for the Company. Having its own sanatorium for the treatment of tuberculosis among its employes the Company began, about five years ago, an experiment in connection with the National Tuberculosis Association to find out whether, by observing all sanitary precautions, by careful examination of individuals and by proper care, tuberculosis could be entirely done away with in a given community. A representative American city was wanted. Framingham, near Boston, was selected as the place where the experiment should be tried. It has about 17,000 population, 20 per cent. of which is foreign born, and as an industrial town has a fair proportion of congested districts. Steps were taken to discover how many

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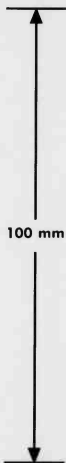
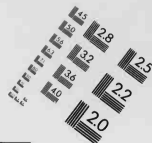
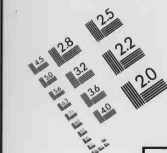
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Metropolitan Picnic City Park Sept. 11, 1920.
Photo by Hanson's Studio, Hagerstown, Md.

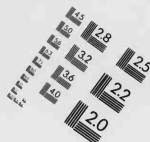
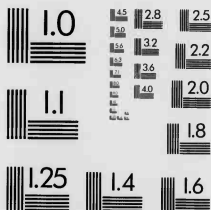
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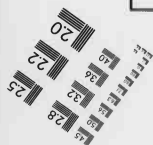
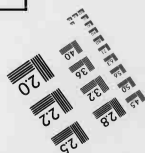
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Metropolitan Picnic City Park Sept. 4, 1920
Photo by Richmond's Studio Hagerstown Md.



Metropolitan Picnic, City Park, Sept. 4, 1890
Photo by Schmidt's Studio, Hagerstown, Md.

persons were actually suffering from the disease. By organized medical drives, by the establishment of a Medical Consultation Service and clinics for infants, school children and industrial workers, it became possible for the first time to gain a clear idea of the number of people who had this disease. About 12,000 of the population submitted them-



The Children's Wading Pool at Framingham

selves for examination when one per cent., it was learned, were suffering from active tuberculosis, while a little more than one per cent. were partially cured cases. Physicians of the community got together in consultation and were able to assist one another in locating doubtful and early cases. The success of this consultation service was so great that it has been adopted in other places. The system is spreading. The work in Framingham is very interesting. There is a health camp for the children where they live out-of-doors, get proper food and exercise and play. There are

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sanitary milk stations and medical examinations. There has been an added increase by the city to its health appropriation. City officials, health officials, school officials and private citizens, all are interested to see what can be done.

What are the results? The deaths from tuberculosis in Framingham for the decade prior to the beginning of the experiment were 120 per 100,000. In 1920, this had been reduced to 64½ per one hundred thousand. It was cut right



Weighing Policy-holders' Babies

in two. The general death rate had fallen two per thousand. Thirty-eight per cent. of the deaths were of people over 60 years of age, and 22 per cent. of them were over 70 years of age. Less than 9 per cent. died from preventable diseases. The deaths of children under one year of age had been reduced from 88 to 64 per thousand.

Reducing Mortality 22 7/10 Per Cent.

The Company's health activities, of course, have been for the most part among its policyholders. What has been the result of these millions of visits by nurses, of these hundreds of millions of pieces of literature, of these hundreds of clean-ups of cities, of these hundreds of open-air picnics, of all the developments that have followed when

over a period of ten years, by word of mouth, by written messages, by active work, 15,000 men have been engaged in a campaign for better health! Well, in nine years, the Company's mortality, which means the mortality of one-seventh of the population, has been reduced 22 7/10 per cent. If a body of men in ten years can bring that to pass with one-seventh of the population there is some foundation for Mr. Fiske's remark that the Company is a public institution. Just now the Company is not only continuing the work which has been outlined along public health lines, but it is trying to prevent what seems to it to be the breaking down of a good section of public health work in some parts of the country. In California and Oregon last year constitutional amendments were proposed to be voted upon at the general election, which were known as the "Anti-Vaccination Amendments." Under the amendments vaccination would not have been compulsory even in time of epidemic for children who attended public school, and the quarantine restrictions would have been weakened, not only in cases of smallpox, but of other epidemics. The California State Board of Health called on the Metropolitan for help to defeat these amendments. It regarded them as a menace to the health of the state. The Company responded. Officers went from One Madison Avenue to the Pacific Coast; superintendents were organized; they organized their staffs; literature was furnished to be distributed to Industrial policyholders, and every possible agency was enlisted. The campaign lasted through the month of October and resulted in the defeat of the amendments in both states. More than 350,000 votes were, however, cast in California in their favor.

Campaign Against Smallpox

Just now legislation or constitutional amendments of the same nature are pending in a number of states. The Company is sending out to its field men and to a select group of about 25,000 individuals throughout the country

THE METROPOLITAN

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a letter and questionnaire to health officers in an effort to develop a plan for working against any let down of the bars against smallpox. As one basis for this, the increase in the number of cases of smallpox in many parts of the country is evidence. Here are the figures which the Company has, showing the steady progress of the disease for several years in seven states:

	1920	1919	1918	1916
California	4,503	1,992	1,069	234
Oregon (Nov. 30).....	2,828	2,381	493	119
Washington	5,997	4,372	1,676	637
Indiana	6,785	3,620	5,582	1,158
Ohio	7,228	3,924	10,227	1,921
Michigan	4,848	2,285	4,417	1,365
Minnesota	5,447	2,280	2,252	1,270

Special Literature Showing Need for Vaccination

In such places as the state and municipal health officials advise it the Company is preparing to distribute special literature, bringing the attention of Metropolitan policyholders to the need for vaccination. And in cases where it meets with the approval of these officials they are invited to confer with the Company's representatives and make any suggestion for any special work in popularizing vaccination. In any part of the country where such municipal and health officers advise it, that portion of the 15,000 men who live in the respective localities will begin talking with that portion of the 17,000,000 policyholders residing nearby on the need for vaccination. Here again is close co-operation with the public officials.

The co-operation with health officers is not limited to special campaigns. It has effected an affiliation for nursing with the State Department of Health in Georgia, Kentucky, North Carolina, South Carolina and Virginia. It has supplied health pamphlets to health officers in a very large number of cities and agents have distributed them to public



Metropolitan Health Pamphlets Which in the Aggregate Have Had Millions of Circulation

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Acting for the New York City Health Department pamphlets, entitled "Health of Babies," were distributed under the supervision of the Health Department. In two years, 1914 and 1915, twenty million sanitary drinking cups were distributed on the New York Central and Big Four railroads. A prize of \$1,000 was given through the American Social Hygiene Association for the best essay on "Sex Hygiene for Adolescents." Over 500 manuscripts were submitted.

Twelve nursing scholarships were given in 1916 to southern nurses, 5 in 1917 and 2 in 1920 to Canadian nurses.

UNEMPLOYMENT AND HEALTH SURVEY OF ASSISTANCE TO FEDERAL GOVERNMENT

During the winter of 1914 and 1915, which was the first winter after the war broke out in Europe, there was a great deal of discussion as to the unemployment that existed throughout the country. There were not any instances at that time in reliable statistics of unemployment in the United States to be used as the basis of comparison. The conditions were reported to be most acute in New York City. The Federal Government had this matter under consideration and the Bureau of Labor Statistics, during January and February, 1915, undertook a survey for the purpose of finding out what the conditions were in New York City. A census was taken of all the families residing in 104 city blocks, representing the various industries and nationalities of the city, in 3,703 individual tenement houses and residences widely distributed. Then the extent of unemployment in the whole city was estimated on the basis of percentage found in the families canvassed.

At about the same time the Metropolitan Life Company made an investigation by taking a census of the families in New York City holding Industrial insurance policies in that Company and ascertaining the unemployment in those families. This was made by the regular agents of the Company who were furnished blanks and who secured the facts as to unemployment, the number of persons in each family, the nature of the industry in which they were engaged when working, and a variety of other facts from each family visited. The men were, almost without exception, acquainted with the families they canvassed, hence they got very accurate information. The Federal Government compared the results obtained by the Metropolitan men with those made by the Bureau of Labor Statistics, and the results tallied very closely.

Quoted by U. S. Government Department of Labor

The results of both of these studies were published by the Government in a bulletin and in a subsequent bulletin the Department of Labor said:

"In view of the fact that the figures secured by the Metropolitan Life Insurance Company practically agree with the Bureau's study that Company was employed to make further studies in other cities."

The Commissioner of Labor Statistics working with Dr. FRANKEL of the Metropolitan, and following the same plan and methods as was followed in New York, made surveys in sixteen cities. These cities were Boston, Bridgeport, Chicago, Cleveland, Duluth, Kansas City, Louisville, Milwaukee, Minneapolis, Philadelphia, Pittsburgh, St. Louis, St. Paul, Springfield, Mo., Toledo, Wilkes-Barre. In these cities Metropolitan men visited 401,548 families. The number of persons canvassed in those families was 1,694,895, of whom 647,394 were wage-earners. It was ascertained that 74,218 were unemployed, or 11 5/10 per cent. Working with these figures the Federal Government made a report showing in what cities there was the highest percentage of unemployment, where was the lowest, where there were part time workers, the number of families canvassed that had one or more than one wage-earner out of work, and in this way was able to arrive at a fair basis for estimating the measure of distress resulting from unemployment. The variation from city to city in the percentages, taken with the general nature of the industries in those cities canvassed, enabled the Government to make a reasonable assumption as to the percentage of unemployment in various branches of industry, and from the information secured the Bureau of Labor Statistics of the United States published a pamphlet showing unemployment in the different cities and in the different trades and industries. In doing this work the Company came quite as near earning the title of a public institution as in any of its activities.

Got Real Family Information

These unemployment surveys were one of the most interesting of the by-products that a life insurance agency force can turn out. The Government wanted intimate family information and a great many families are disposed to keep still when anybody showing a Government badge begins to ask questions. But Agent Jones in St. Louis and Agent Smith in New York, and Agent Robinson in Boston know pretty intimately the families on their respective debits. They had insured the baby; they had seen to it that the premiums on father's policy were paid; they had talked with mother about the most intimate affairs of the family; they were welcome visitors as well as collectors of insurance because it was part of their business to see that the family was kept well. They were the men who sent the nurse so it was easy for them to ask what would be, on the part of a stranger, almost impertinent questions. And the hundreds of agents in cities where the surveys were made went about having conversations substantially like this:

"How many in your family, Mrs. Brown, are working now?"

"Two of the boys and father."

"Any of the girls?"

"Mary was working, but the factory shut down."

So the agent makes a memorandum that there are four wage-earners in the family and that one is idle.

"How old is Mary?"

"Eighteen last birthday," said the mother.

"What was she doing?" asks the agent.

"Working in a waist factory."

"When did she get her last pay envelope?"

"Two weeks come Friday."

It will be seen that the agent has learned all that is necessary in that particular family.

The number in the family, the number of workers, the number out of work, male or female, age, the particular nature of the work and the date of the last employment.

This thing was going on in all parts of sixteen cities. And when all of the agents had completed the little slips, turned them into their superintendents, and then those from all the superintendents had been assembled, the Government had intimate and accurate knowledge from which to make its own deductions, its own comparisons, draw its own curves of employment and unemployment, by industries, by cities and by sex. It was all very simple, and it was all a part of the day's work with the men who were making the visits on business.

Metropolitan Per Capita in Various Cities

How valuable can any statistics, gathered from policyholders, be in judging the entire population of these cities? In Boston, about one in every four of the population has a Metropolitan policy. In Bridgeport, Conn., about one-third of the population is insured in the Metropolitan; in Louisville there are 128,000 policies outstanding on 96,000 individuals, about two for every five of the population; in Philadelphia there are 667,000 policies outstanding on 575,500 lives, which is about one-third of the population. In Pittsburgh the population is about 565,000. There are 257,000 policies in force on 187,000 lives—about every third man, woman and child insured. In St. Louis, where the population is in round figures 773,000, there are 527,777 policies in force on about 400,000 lives; in other words, on about 50 per cent. of the city. In Wilkes-Barre, with 73,000 population, there are 40,000 policies; about every other man, woman and child in the city has one. If you have canvassed one-half of the population of any city, it is fair to make from the results an estimate for all.

But the Metropolitan has also made health surveys in connection with the Federal Public Health Service. One

such was a sickness survey in North Carolina. That was done in 1916. The Company had previously made health surveys in Rochester, N. Y., Trenton, N. J., which were summarized in the United States public health reports of February, 1916. Then in connection with Dr. Rupert Blue, Surgeon General, the State of North Carolina was chosen for a special study. It offered important advantages. The state includes rural as well as urban communities. An opportunity was likewise afforded to compare the amount of sickness in the white races with that of the colored. As in the two local surveys the data were secured by agents of the Company. As they went about their business of collecting premiums and writing new insurance they canvassed families visited. They asked questions covering sex, age, occupation, disease, duration of sickness, medical attendance and extent of disability of those persons who had been ill or otherwise in the families they visited, and in North Carolina they made a record of the color of the families canvassed and the name of the physician attending the cases of illness. Altogether 14,112 families were canvassed, including 66,007 persons, of whom 43,468 were whites and 22,539 were colored. In a report published by the United States Public Health Service this statement is made:

"It is confidently believed that the proportion was sufficiently large to enable us to accept the results as a fair index of the amount of sickness occurring in sections canvassed, if not in the state as a whole."

This survey was made during the week of April 17, 1916, which, the Government says, is at the most healthy period of any in North Carolina, showing generally the least number of deaths of any month except September. Based on the information thus secured the Government prepared a series of tables and graphs showing the results, and from these figures drew its own deductions as to sickness by color, by sex and by age period, as to disease in relation to

age, as to duration of sickness, as to the attendance of physicians, as to sickness in relation to occupation, etc. It is interesting to note that the Government concluded with reasonable certainty that "from 2½ to 3 per cent. of the community at the working ages were constantly sick involving a loss of about nine working days per person, per year in the entire population."

New Orleans Sanitary Survey.

Following this, in 1917, there were health censuses in Kansas City, Mo., of a number of cities in West Virginia, of Pittsburgh, Pa., of the Chelsea neighborhood in New York City, of Boston, Mass., of New Orleans, La. This last was the most comprehensive of any and involved not only a survey of the conditions of the people, but went into the very history of the development of sanitation, good and bad, its origin, growth and possible improvement of the city. This was conducted jointly by the Board of Health of the Parish of New Orleans and the City of New Orleans and the Metropolitan. It dealt with such broad topics as the history of New Orleans, the sanitary development, the conditions under the French and Spanish regimes, and the early administration; the control of sanitation by state authorities, by the City Board of Health. It brought out the history of the commercial development of the city, an extended examination of the population from 1880 to 1910, the characteristics of the population, the prevalence or otherwise of certain specific diseases such as measles, whooping cough, diphtheria, scarlet fever, typhoid fever, tuberculosis, and the control of communicable diseases. In the case of each of these diseases tables were prepared showing the rate per 100,000 of population, of white and colored persons, by ages, the distribution of the various diseases by districts in the city and the various factors which had a direct contributory effect on health, such as the milk supply, sewerage, water supply, drainage, garbage collection and disposal,

medical school inspection, hygiene of school buildings, system of public markets, housing conditions, etc. In short, as published under the auspices of the Board of Health of New Orleans and the Metropolitan, the report made a volume of 163 pages, which is believed to be one of the most thorough-going and exhaustive investigations into health conditions ever conducted in any city.

HEALTH RESULTS

What has been the result of the Metropolitan's health activities? No one may say with exactness just what these have done in reduction in mortality, but here are a few facts:

There were 38,000 fewer deaths among the Metropolitan Industrial policyholders in the United States and Canada during 1920 than if the 1911 death rate had prevailed.

The death rate in 1920 was 23 per cent. lower than it was in 1911.

The death rate from tuberculosis among Metropolitan policyholders was 40 per cent. lower.

From typhoid fever it was 72 per cent. lower.

From acute "catching" diseases of children it was 28 per cent. lower.

In each of these cases the death rate went down much faster than in the general population.

This saving in mortality means over \$3,500,000 every year to the Company.

METROPOLITAN LIFE ACTIVITIES IN MANY FIELDS OF USEFUL ENDEAVOR

There are other activities in which the Company is spending some money in an effort to help along broad public health lines.

It is paying part of the expenses of a campaign, which is to go all over the country, to make a survey of just what the health relations are between the public and their governing bodies. It will find out what is necessary for the public health and will secure information which may be the basis of legislation.

It is helping to conduct a scientific investigation into influenza. This is done through a commission which has brought into its numbers medical men from all over the country, from the principal universities, from Johns Hopkins, Harvard and others. Through the use of their laboratories and the scientific men connected with them the real origin and cure for influenza may be discovered.

The New Jersey superintendents and medical examiners helped in securing the passage of the Revised Vital Statistics Law for that state. The Kentucky superintendents assisted in securing the passage of a general health bill providing for the method of appointment of the state board of health with a wider scope of activity, also a bill providing a state tuberculosis sanatorium. The St. Louis superintendents, working directly with the mayor of the city, helped a bond issue of \$24,000,000 to be used for the elimination of grade crossings and improvements of the city generally. They secured several thousand signed pledge cards in favor of this bond issue.

Red Cross Calls on Metropolitan to Help It Find Nurses

In many cities and two or three states generally the Metropolitan field men became almost a public institution at the time of the influenza epidemic, in 1918. It was just

about Armistice time and there was a great shortage of nurses. They had gone over seas or to the army camps and when by tens of thousands the people needed treatment in New York and other cities, what to do was a problem.

The Red Cross was called in and the Red Cross called on the Metropolitan. The Metropolitan agents canvassed New York, many cities in New Jersey, in Connecticut, in Ohio and learned the names and addresses and the ability and disposition to help during the epidemic. Hundreds, if not thousands of nurses, who had qualifications and past experience, were thus revealed.

Special contributions have been made by the Company for scientific research. One was to Dr. Levvy, of Richmond, for work on fly extermination. Another was to the State Institute for the study of Malignant Diseases, for work on cancer; one was to the Cardiac Children's Clinic, one to the Section of Public Health Administration of the American Public Health Association for a survey of public health work in American cities. When there have been other epidemics than that of the "Flu" especial attention has been given by the Metropolitan. There were typhoid epidemics in Memphis, Tenn., and in Torrington, Conn., some years ago. Metropolitan nurses were sent to those cities, and in Torrington practically took charge of the nursing work under direction of physicians there. When Infantile Paralysis was at its height in 1916 special literature was gotten out as to the best-known treatment for that disease, and distributed throughout the country. And when the "Flu" epidemic was at its height the Company distributed four million copies of a leaflet entitled "The Flu and You." Assistance was given to hundreds of committees through the nursing service, notably in Indiana and in Massachusetts. Dr. Frankel served on the Citizens' Committee in New York City, and Dr. Staniland, Superintendent of the Buffalo District, was placed in temporary charge of the Board of Health.

War Savings Stamps

The Company responded to the Government operations in the sale of War Savings Stamps and its agents not only sold 10 per cent. of all that were sold but through its organization and the activity of its managers all over the country they contributed largely to the sale of the other nine-tenths and in many cities they took entire charge of the sales. During 1918 the Company practically limited its investments to Government securities and following the Government advice, even borrowed money with which to purchase Liberty bonds. In all war activities the Metropolitan agents as individuals and in districts, in states, and as a whole closely co-operated with the many patriotic, public and semi-public organizations.

The agents assisted the families throughout the country in getting their allotments from the War Risk Insurance Bureau. At the request of the American Relief Administration sample food drafts and directions by which those in the United States might send to relatives in Central European countries were published and distributed to the extent of about five million copies and in four or five languages in the Company's magazine "The Metropolitan." In co-operation with the National Employment Service, circulars were distributed for assistance in securing employment for the returned soldiers, and scores of agents have been chosen by governmental authorities to help soldiers and sailors in questions arising in connection with their war insurance policies.



Type of Houses Being Built with Money Loaned by Metropolitan Life Insurance Company



Type of Houses Being Built with Money Loaned by Metropolitan Life Insurance Company

HOW METROPOLITAN IS AIDING MANY WORKERS AND OTHERS TO BUILD HOMES

The 15,000 agents of the Metropolitan collect weekly about two and a quarter million dollars Industrial premiums. These, with the Ordinary premiums and with the return from investments, have brought the Company's assets up to about one billion dollars. How a billion dollars is controlled by any organization, or group of organizations in this country, is a matter of public concern. If 15,000 men have a responsibility, over and above the strict letter of their contract, towards the 17,000,000 people from whom they collect on the average ten to fifteen cents a week, certainly somebody has a responsibility for handling these premiums after they get into the hands of the Company. A billion dollars in real money, injudiciously handled by anybody, can do untold damage.

In Government and municipal bonds, the Company has invested two hundred and one million dollars. It has in railroad corporation securities two hundred and ten million dollars. It has something over fifty million dollars in farm loans scattered in sixteen states, and it has in bonds and mortgages, in thirty-six states, three hundred and seven million dollars. The general principle governing investments was very clearly set forth by President FISKE in an address before the Association of Life Insurance Presidents last December when he said:

"Let us take another principle on which investments should be made—the necessities of the Government * * * It would seem to be selfish and to be ignoring the fact that by reason of the large proportion of the population which is insured it owes a certain regard for the needs of the people as a whole, for a management to be governed entirely by the rate of interest."

Share Vision of Pioneers and Builders

There was a time when the public needed railroads, and this fact was recognized by insurance company officers who

shared the visions of pioneers and invested in railroad bonds and stocks. The public needs cultivated farms; hence there are farm loans; it needs city dwellings, apartment houses, business houses, office buildings, public improvements.

The housing question and how to relieve it is one thing which has brought the Metropolitan into relationships which may also class it as a public institution. A recent report of the Census Bureau shows that about 52 per cent. of the population of the United States lives in cities of 2,500 or more population. So it is estimated that the Metropolitan is interested as insurers, in over 40 per cent. of the total population of the cities, as very little of the Industrial insurance is on any but city dwellers. The Company, therefore, decided about the middle of last year to restrict investments as far as possible to loans on new small dwellings and new moderate priced apartment houses, and farm loans. To carry out this plan the Company started early in 1920 to establish organizations throughout the country to make these city loans for it. They had to be made promptly and safely and to do that required expert knowledge of men on the ground who knew the value of new conditions, who knew the people and could judge whether or not the loans were safe. Therefore, arrangements were made as rapidly as possible with trust companies, banks and mortgage guarantee companies which have well-established real estate departments. Loans are made only on new construction. The Company is willing to lend 50 per cent. of the combined value of the land and construction cost of the buildings. The loans are made for a period of fifteen years at the rate of interest current in the locality. Interest is payable semi-annually, with a semi-annual installment of 3 per cent. on account of the principal and with privilege to the borrower to pay in full after three years. The bank collects the interest and installments, looks after the taxes and insurance and remits to the Company twice a year on interest dates, the amount so collected. The Company had invested at the end

of 1920, in bonds and mortgages, \$357,703,045. In the year 1920 the Company loaned and made commitments for loans to the amount of \$85,000,000, mostly for housing. Since June, 1920, when this particular system was put into effect the Company has made arrangements in about eighty cities, and from that time to the end of January of this year had made loans on about 2,200 family dwellings and 117 apartment houses, housing about 5,600 families.

The Akron Homes

But before the Company undertook through the system mentioned to make loans for small homes it had entered into arrangements with large manufacturing concerns by which employers of labor were enabled to build houses for their employees. Two of these were in Ohio, in Akron, one to the Goodyear Tire and Rubber Company, and one to the Firestone Tire and Rubber Company. Both of these companies bought large tracts of land adjacent to their factories, developing them under the guidance of skillful landscape gardeners, laid walks, putting in sewers, water, gas and electricity and planting trees and shrubs. Then they arranged with contractors to build several hundred houses of different designs and various sizes. To the estimated cost of the land was added the construction cost of the houses, these two costs being approximately the selling price of the dwellings. On these properties this Company made separate mortgages of about 50 per cent. of the total cost running for terms of fifteen to twenty years with interest at 6 per cent. and with approximately 3 per cent. installments payable on account of the mortgages every six months. The loans on these two developments mentioned were about seventeen hundred and amounted altogether to about \$4,000,000. The houses were sold by the manufacturers only to their employees, special arrangements being made for assuring the continuance of the ownership in the employees. The employer collects only once or twice each month sufficient to pay all of the fixed charges against the property,

including taxes, interest, insurance and installments. Remittance is made to the Company twice each year on interest dates of both the interest and installments due.

Plan Being Carried Out in Other Cities

The same plan is now being carried out in other cities, among them being the Endicott-Johnson Company, shoe manufacturers, at Johnson City, N. Y., and at Endicott, N. Y., near Binghamton, N. Y. This company is making substantially the same arrangements as to the building and sale of the houses and borrowing on first mortgage from the Metropolitan and furnishes a satisfactory guarantee of payment.

The Real Estate Committee of the Board of Directors of the Metropolitan frequently meets and considers loans. It is not an unusual thing for these directors to authorize a couple of hundred individual loans in a dozen states, each one of which is for from \$2,000 to \$5,000 and the records show that since the Armistice no application for a small house or a low-priced apartment house has been made to the Company, where the security was sufficient, that has not been authorized. The wide extent of these loans geographically, the number of cities in which small houses are being built with Metropolitan money, the consideration which is given to the housing question by legislators, national, state and local, by boards of aldermen and by boards of trade easily bring this great operation of the Metropolitan within the classification of a public institution.

INDUSTRIAL SERVICE BUREAU LINKS RELATIONS OF EMPLOYER TO EMPLOYEE

The worker's great wealth is his working time. Figures from Government statistics show that absenteeism, due to illness and accident cost the employe from eight hundred to nine hundred million dollars a year. This does not cover in any way the loss to industrial efficiency. Facts show that health has a cash value to employes; so under its group life insurance division the Metropolitan instituted the Industrial Service Bureau and began as a part of service to employes a program for improving the laborer's health.

By its visiting nursing service, by the distribution of health pamphlets, and by community surveys of industrial regions, which afford a program for bettering health conditions, the Metropolitan, through group insurance, is helping in the development of a better industrial America.

Health literature which covers common rules for maintaining good health, information on epidemics, and treatment of accidents is distributed to employes at regular intervals.

Establishes Personal Touch

The visiting nurse does more than care for the sick worker, for she establishes the personal touch between the employer and employe, and is an effective social agent for improving community conditions. Her influence is best shown by a few actual examples.

In one day's work, a nurse in a town where practically all the workers have Metropolitan Group Insurance, visited among her many calls, three typhoid cases, a man hurt in an accident, a mother who just had a child, an erysipelas case and two families where she gave instructions in diet and cleanliness.

In one house three members of one family had or were having typhoid, in another two, and in a third, five had been

attacked by the fever. She investigated the water supply, and found out that the cisterns, all on company property, were open to seepage or affected by bad drainage.

The injured man had been taken in an auto miles away to a hospital. Here, the nurse said to herself, is a real need for an ambulance, and when she visited the maternity case and learned there were no clothes for the new baby, she made up her mind that there ought to be some community provision for such instances.

She knew the employer was interested in his people, but he was too busy to learn or to take care of the many little things that would improve the condition of his people. She told him the story of her day's work. The next day the cisterns were drained and repaired; arrangements to buy an ambulance were started, and the mothers' club of the town was called on to help provide supplies for needy mothers.

Kingsport, Tenn.

Probably the value of an industrial health program is best shown in Kingsport, Tenn., where all the employers of the town, realizing the relations of good living conditions to morale and general contentment, took Metropolitan Group Life, Health and Accident Insurance, largely because of its service features for the working men and women of the town.

"Ninety-five per cent. of the improved morale, cleanliness, betterment in home conditions, and increased output is due to health work, particularly to the nursing service," a Kingsport employer told a Government expert who questioned him about the worth of health to industry.

The community survey is especially designed to provide a health program for districts where there are a large number of Metropolitan Group certificate holders. For example, a group policyholder who knew that conditions in his community were not quite what they should be, called on the

Bureau for help. Dr. ALEXANDER FLEISHER made a detailed survey, and suggested recommendations for improvement. Among other things, he found out that the infant death rate was extremely high. This was due, according to his analysis, to the fact that there was practically no supply of fresh milk in the town, as all the milk had been bought up by distributors and shipped to the city sixty miles away.

The employer whose industry controlled the district, knew very well that a man worrying over a sick child at home does not produce as much as he would in more favorable circumstances; while anxiety over paying doctor bills, also lowers output, and leads to discontent, restlessness and trouble.

As a result the company built a pasteurization plant, made provisions for a milk supply, and sold it at less than cost, so that, as the employer said "the younger generation would have its chance."

The Employer and the Policyholders' Service Bureau

The Policyholders' Service Bureau is an exchange for information involving the human factor in industry. In that Bureau specialists gather material from the experience of policyholders and from experts in many lines; they search books, magazines and libraries for all available information; they render available to employers everything the Metropolitan has learned in dealing with 20,000 employees, and the holders of over 23,000,000 policies.

The Policyholders' Service Bureau has become a clearing house for employers on problems that confront industry; it is a machine for giving the best of modern industrial thought to the men who direct labor.

A few of the problems handled in one week's work illustrate some of the functions of this Bureau. A paint and brush factory was considering the adoption of a shut-down vacation plan. It did not know whether the system was practicable or not, so it asked the Bureau to find out what others knew about the question.

The advantages and disadvantages of the plan, the experience of fourteen companies in which the shut-down plan was tried out, and an analysis of the vacation policy of over a hundred corporations were sent to the factory.

A stock purchasing plan which involved savings club and stock exchange features was wanted by another concern. Ten plans were investigated and analyzed for this employer.

Is it more profitable to work five or five and one-half days a week, was the query of another concern. A questionnaire was sent to forty companies who had tried the five-day week asking them, among other things, when, where and how the short week was adopted and whether it was profitable or not. In a short time the policyholder had the information he wanted.

Clearing House for Technical Problems

The Policyholders' Bureau is sometimes a clearing house for technical problems, where one employer who has bought Group Insurance exchanges his experience and information with another. A foundry has been cleaning and polishing its castings by an old and expensive method. Through the Bureau a policyholder two thousand miles away furnished a simple chemical formula for an acid bath.

Service to employer and employe with the ideal of giving the best the Metropolitan has, or can obtain, is the main-spring of this part of the machinery. By improving the health of the worker, by giving the employer added knowledge that will guide him in a constructive human relations plan, and by co-operating with him in rectifying conditions, through its Group Life partnership with hundreds of progressive employers of labor is already proving an important constructive factor in the movement of "a Better Industry in a better America."

NEW BUREAU TO HELP IMMIGRANTS BECOME GOOD AMERICAN CITIZENS

One new activity of the Company is the organization of a Citizens and Immigrants Bureau. Through superintend-



Haley Fiske, President of the Metropolitan, whose broad vision and intelligent direction has made the Company, the great public institution described in this article.

(The portrait is from a bronze bust given by the Company's Field Force to Mrs. Fiske.)

ents and agents throughout the country this Bureau will give information to policyholders concerning the laws dealing with immigration. It will tell policyholders that the

fundamental requirements are a belief in law and order, good health, a sound mind and the ability to support themselves. Admission to the United States under the immigration law cannot be secured without these qualifications.

The Company believes that the families of policyholders are of this type. The fact that they are policyholders is a pretty sure indication that they are at work and that they are disposed and able to take care of their families. If they can comply with the requirements of the law and the regulations as to passports, the field men will tell the policyholders the details of the law and the procedure required under it. They are also informing policyholders, particularly those who are among recent arrivals, of the desirability of becoming citizens at the earliest possible moment. The Bureau will give to policyholders the information in Canada and the United States of the rights which they possess as residents and the duties and responsibilities which go with citizenship in the two countries. American public institutions will be explained to them. Efforts will be made to have them treated well by all officials with whom they come in contact; to prevent them from becoming a prey of those who would swindle them; to keep them from becoming the tools of people who would use them for their own advantage, and to give them education as to how to keep well, and to try to help make them good Americans.

[From the *Eastern Underwriter*, May 20, 1921.]

THE METROPOLITAN'S "PROBLEM IN HUMAN ENGINEERING"

Whatever the Company has learned in the treatment of its own employes which can be applied generally to the relations between employers and employes, is available for those who establish a contact with its Industrial Service Bureau. In discussing the Company's treatment of its employes before the American Civil Engineers one day last winter, President FISKE spoke of it as "problem in human engineering."

Perhaps the fundamental question in the relationship of employer to employe was touched upon by the Supreme Court of the State of New York in its decision that the Company might build a sanatorium for the care of its own tuberculous employes. That decision came as the result of a friendly suit to which the Superintendent of Insurance of the State of New York and the Metropolitan, were the parties to test the right of the Superintendent to give his assent to the project and build such a sanatorium. In that decision the Appellate Court said:

"The enlightened spirit of the age, based upon the experience of the past, has thrown upon the employer other duties, which involve a proper regard for the comfort, health, safety and well-being of the employe. * * * It is well within the corporate power to assume, as it has done, the care and treatment of such of its employes as are afflicted with tuberculosis. And unless it is shown to be wasteful of the Company's money and unproductive of beneficial results, the practice may stand as well within the scope of its business. The reasonable care of its employes, according to the enlightened sentiment of the age and community is a duty resting upon it, and the proper discharge of that duty is merely transacting the business of the corporation."

So the Company built its sanatorium at Mt. McGregor for the care of its tuberculous employes, and since it has been in operation—a little less than seven years—1,230 tuberculous patients have been admitted and 1,122 have been discharged in such condition of health that they were able to return to their work.

President HEGEMAN, in his will, left a portion of his residuary estate for the construction of a building at this sanatorium to be known as the "Hegeman Memorial," and the officers and directors of the Company are to erect there a research laboratory. It is not known just how much money will be available, but it will probably be upwards of \$250,000. It is hoped that when this research laboratory is in operation something may be worked out which will contribute to the sum of knowledge on the final cure or effective prevention of tuberculosis.

In connection with the Sanatorium at Mt. McGregor there is a Rest House, which is for those of the Company's employes, either in the field or the Home Office, who are not tuberculous, but who must lay off from work; those who are not sick, but who need rest, regular habits in good surroundings, and may well be under the observation of a physician. Hundreds of the Company's employes have been sent there for periods varying from a few weeks to several months. And also, in connection with the Sanatorium, there is an amusement hall and a large room in which a variety of work is carried on for the employment and diversion of the convalescents. They have classes in basket weaving and other light employment. There is a Chapel where religious services are held daily. The Glee Club from the Home Office visits the Sanatorium and gives concerts for the patients there. Near the Sanatorium is a farm belonging to the Company which supplies the patients with fresh vegetables, milk, butter and small fruits. The farm buildings are models of construction and have attracted much attention from those who are interested in modern

and scientific dairying. The patients at the Sanatorium have their own paper which is called the OPTIMIST.

Its Own Office Employes.

The Company has in its Home Office and the Head Office in San Francisco nearly 7,500 employes. In its Home Office many things are done to develop a family or neighborhood life. One of these is a savings institution, called the Staff Savings Fund. Clerks in the Home Office and field men whose salaries are not in excess of a certain amount may deposit in this fund a portion of their salary each month. To this the Company adds 50 per cent. of the amount deposited. All is invested for the benefit of the depositor. Anyone who retires from the Company because of poor health may withdraw the amount of individual and the Company's deposit together with the accrued interest on both amounts. And if any depositor dies while in the service of the Company the amount of his or her own deposit and the Company's deposit with interest goes to the estate. Depositors may withdraw their own deposits with the interest at any time.

The Company serves luncheons to all its employes free of charge, and in many instances these are probably the most substantial meal of the day. This luncheon service is a business proposition. It saves time of the thousands of clerks. It makes unnecessary the going out for luncheon on stormy days, and it makes sure that the food eaten is healthful.

The Company has in the Home Office a dispensary and rest room where minor illnesses that are inevitable in the day's work may be attended to. The average daily number of visits by clerks in 1920 was 170. Trained nurses are in attendance all the time. There is also a dental clinic where examination and cleansing of the teeth of all employes is done; there are annual physical examinations of all employes to determine the first sign of any disease or impairment; there is a gymnasium which, on different days may

be used by men and women clerks; there are classes in millinery, dressmaking, stenography, actuarial science, in business English and sometimes in foreign languages; there is disability insurance on which the Company pays one-half the premiums, and there are a wide variety of social organizations which have been found to be of advantage in maintaining the esprit of the working force. The men have their Glee Club, the women have a Choral Society; there is a Plectrum Club, a Band, Arts Club, and a Social Club just organized by the members of the Printing Division. There are various athletic organizations, men's and women's basket ball teams, baseball teams, bowling teams, track teams, boxing and wrestling classes, and once a year there is a half holiday when field day sports are held. The Company publishes a paper once in two weeks for its field force, a daily Bulletin for information to the Home Office Divisions, and a monthly, which is distributed to all the Home Office force. The family feeling, the neighborhood life, the team work, thus developed are a great asset.

An oculist is on hand certain days in the week to test eyes and fit glasses. The young women dance in the Assembly Hall at the mid-day exercise period. There is a circulating library of many thousands of volumes composed of standard works on history, biography, travel, poetry and fiction, as well as a great collection of insurance literature for reference. Twice a day the "seventh inning" is celebrated when the windows in all divisions are thrown open and everybody stands up and exercises for five minutes. The working hours are from 9 in the morning to 4.30 in the afternoon. If it rains at the latter hour the clerks are loaned an umbrella which is returned the next day.

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